

## FIRMS MUST TELL WHERE PROFITS GO

Senate Change in Income Tax Bill Is Designed to Aid Collectors.

**EXEMPTIONS EXPLAINED**  
More Concise, Intelligible Language Used to Define Deductions.

WASHINGTON, June 24.—Fixing the exemption under the proposed income tax law at \$2,000, instead of \$4,000, as it was in the Underwood bill, taxing the incomes of both husband and wife and making other important changes, the majority of the Finance Committee of the Senate perfected the income tax provision of the tariff bill today and made public the alterations.

Many sections of the income tax bill were rewritten in the interest of simplicity. Besides the \$2,000, the bill gives an exemption to the individual taxpayer of \$500 on account of each dependent child and \$1,000 on account of a dependent husband or wife as the case may be.

The income tax feature of the bill has been made much clearer by the Senate even where the effect of the provision has not been changed. The Senate adopted the House revision which directed the withholding of the tax at the source.

At a meeting to-night the majority members of the Finance Committee decided to amend the Underwood bill to fix a date when the income tax shall go into effect. It was decided that in order to remove all doubt of the constitutionality of the measure it should not apply to incomes accruing before the date on which the constitutional amendment was proclaimed. It will therefore be made to take effect at some time subsequent to the proclamation, which was in February, 1913.

**Aid to Tax Collectors.**  
The first change in the income tax bill was the insertion of a provision at the end of paragraph A of the House bill which will aid the collectors of the tax in tracing the incomes of the persons subject to the so-called surtaxes. These are persons whose net income amounts to more than \$20,000 a year.

The Senate amendment provides that all companies, whether incorporated or in partnership, when requested by the Commissioner of Internal Revenue or any district collector, shall forward to him a correct statement of the profits of the companies and the names of the individuals who would be entitled to these profits if distributed.

The Senate committee has rewritten almost all of section B of the House bill, which recites the deductions that shall be allowed in computing the net income for purposes of the normal tax of 1 per cent. These items are changed from those in the House bill but are set forth in more concise, intelligible language.

Section C of the House bill is amended so as to make interest on all obligations of the United States or its possessions a matter for deduction in the computing of income. The House bill exempted the interest on such obligations only where the principal and interest are now exempted by law from Federal taxation.

**Defining Tax Exemptions.**  
The section of the bill which fixes the new exemption limit at \$2,000 and the new basis for deductions on account of the dependent wife or children has been added to section D of the bill. It reads as follows:

That there shall be deducted from the amount of the net income of each said person ascertained as provided herein the sum of \$2,000, plus the sum of \$1,000 additional if the person making the return is a married man with a wife living with and dependent upon him and being himself not taxable under the income tax law, or plus the sum of \$1,000 additional if the person making the return is a married woman there shall be an additional exemption of \$500 for each minor child living with and dependent upon the taxable parent, provided that the total deduction on account of children shall apply to a widow or a widower with a minor and dependent child or children. Provided further, that where both parents are taxable under this act because of having more than \$2,000 of net income each the deduction on account of children hereinafter provided for shall not apply to either.

The House bill provides that on the first day of March of each year every person having a net income of \$3,500 or over shall make a return under oath of the gross amount of his income from all separate sources, with the deductions allowed. The Senate bill provides that such a return shall be made by every person having a net income of \$3,500 a year.

**Returns by Guardians.**  
The House bill required all guardians, trustees, executors, administrators and receivers to render returns of the net income of the person for whom they are acting, but the Senate has modified this so that a return by one of two or more joint guardians, trustees, executors or receivers will be sufficient.

Another provision adopted by the Senate committee limits the liability of any person in a partnership for the income tax to his individual liability as a partner. This change was made in the bill by the Senate committee to prevent the holding of one partner of a firm for the entire liability of its taxable net income. Under the common law one partner of a firm is legally liable for the firm's debts. It is not the intent of the Senate committee to have the common law liability applied in the enforcement of the income tax law.

**The Tax on Rents.**  
The bill as it came from the House obliged all tenants to withhold at the source the tax on rent in cases where the rent amounted to more than \$4,000 a year. Many protests were filed on account of this provision, especially by corporations owning large office buildings in New York. They complained that it would lead to confusion and put an undue burden upon them. The Senate committee has therefore adopted an amendment which in most cases will exempt tenants from withholding the tax on rent to be paid.

For the purpose of insuring the collection of the income tax on coupon bonds deposited for collection in foreign banks it makes it obligatory on persons

undertaking the collection of foreign payments to obtain a license from the Commissioner of Internal Revenue for the purpose and withhold the income tax. Failure to comply with such regulation will be regarded as a misdemeanor. The Senate committee adopted an amendment exempting business leagues, chambers of commerce, boards of trade, municipalities and other political subdivisions of State, civil leagues and other organizations not organized for profit, that operated exclusively for the promotion of social welfare, from the tax.

The mutual life insurance companies get relief in the following paragraph: "Provided further that mutual life insurance companies shall not be required to return as a part of their income any portion of premium deposits actually returned to their policyholders within the year for which the income tax return is made nor any portion actually credited to the policyholders by being applied as a deduction from the amount of premiums otherwise due to the company within the year for which the income tax return is made."

## SEEKING SENTIMENT ON CURRENCY BILL

House Leaders Think Opposition Comes From Big Reserve Centres.

WASHINGTON, June 24.—An inquiry was started by the Democrats of the House today to ascertain whether the protests now being received against the Administration banking and currency bill from small bankers really represent the sentiments of the small bankers or whether they are inspired by interests in the reserve cities of New York, Chicago and St. Louis.

The leaders declare that the reserve features of the proposed bill meet with the approval of small bankers, who have been prompted to protest by financiers in the big centres.

The Democratic members of the Committee on Banking and Currency held an informal meeting to-day. It was decided that each member should send copies of the bill to bankers in his district and invite an expression of views. By this means it is hoped to determine precisely the attitude toward the bill in banking communities removed from the reserve centres.

It is altogether probable that hearings will be held by the House committee on the Glass-Owen bill, Chairman Glass and other leaders are opposed to such a procedure on the ground that all information needed is available in printed form and that if legislation is to be had at this session there must be as little delay as possible.

The Glass-Owen bill will be introduced simultaneously in the House and Senate on Thursday.

**SEES MENACE IN WILSON.**  
Berlin Paper Sounds Warning Against President's Policies.

**Special Cable Dispatch to The Sun.**  
BERLIN, June 24. Under the caption "A New Danger," the *National Gazette* this evening devotes a column editorial to a severe attack on President Wilson on account of his address to Congress yesterday on currency reform. It says:

"The despatches from the United States on this subject should wake up Germany to the fact that while Europe is quarrelling over the Balkans as the fate of the world depends thereon, the chosen leader of the young giant nation which lets its power be felt everywhere and has already more than once dictated the industrial fate of Europe, swings in his mighty hand a bidgen against the established order of things upon which still rests the feeling of security in the present confusing uneasiness of those times of crisis."

The paper characterizes President Wilson's address as a demagogic message and a fanatical appeal on the concentration of the Balkans as the fate of the world depends thereon, the chosen leader of the young giant nation which lets its power be felt everywhere and has already more than once dictated the industrial fate of Europe, swings in his mighty hand a bidgen against the established order of things upon which still rests the feeling of security in the present confusing uneasiness of those times of crisis."

"As if it were not sufficient for Col. Roosevelt to have resorted to demagoguery, it turns out that President Wilson is a professional Socialist, and an American edition at that, which augurs nothing good."

"President Wilson is not an intellectual. He will break no new road for science, not even a small path; yet fate has placed in his hand a power which no professor or no professional socialist ever had. Nowhere else is there such a personal regime government as in the United States."

"With a full realization of his power President Wilson has apparently determined to carry out his fantastical ideas. No one but a professor would venture on so hazardous a step. In Washington there is the rare spectacle of a professor placing the entire fate of a nation at experiment for the weal or woe of one of the most powerful nations of the world. The danger would not be so great if the United States was all concerned. Unfortunately, however, there is much more at stake than the future of the United States, Germany's most powerful competitor."

**BOY INFLATED TILL HE DIES.**  
Two "Jokers" Force Compressed Air Down His Throat.

CAMDEN, N. J., June 24.—Joseph De Pini, 18 years old, employed in the plant of the Victor Talking Machine Company here, died in the Cooper Hospital this afternoon as a result of injuries sustained when two of his fellow workmen forced a tube down his throat and filled his abdomen with compressed air.

The cause of death was a rupture of the abdomen. Detectives have arrested Eugene Byrner and Walter Simon of Camden on a charge of atrocious assault and battery.

Employees of De Pini's department objected to him because of his nationality. For some time past they have been playing a practical joke on him. Shortly before noon Byrner and Simon caught De Pini in a dark corner of the room in which he works and told him they were going to "have a fun" out of him. They threw him to the floor and forced a brass tube down his throat. Although the youth cried for help they attached a pump to the tube and filled the youth's stomach with air until it burst.

**TWO WOMEN TIRED OF LIFE.**  
One Kills Herself With Gas and One Falls With Mercury.

Mrs. Anna Hegel, 26 years old, committed suicide last night by inhaling gas at her home, 1978 Wilkins avenue, at Bronx, New York. She had been suffering from a nervous breakdown and had been in the hospital for some time. Her husband, a photographer of 1455 Amsterdam avenue, said that his wife had been suffering from melancholia for several days.

## WIDE CHANGES MADE IN NEW TARIFF BILL

Senate Finance Committee Inserts Several Entirely New Features.

**HIT AT CONVICT LABOR**  
Goods Manufactured by Prisoners Are Barred From the United States.

WASHINGTON, June 24.—Sweeping changes have been made by the majority of the Senate Finance Committee in the administrative features of the Underwood bill from the form in which it passed the House. These changes were made public to-day.

The hard work of revising this part of the tariff bill devolved on a subcommittee composed of Chairman Simmons, Senators Williams of Mississippi, Shively of Indiana and Gore of Oklahoma. After prolonging their consideration for a week beyond the conclusion of the other work of the sub-committee the sub-committee has reported to the Democratic caucus in favor of the creation of a joint commission of Congress to be composed of three Senators, members of the Finance Committee, designated by the Vice-President, and three Representatives, members of the Ways and Means Committee, to be named by the Speaker, "whose duty it shall be to investigate and consider the revenue administration laws of the United States with a view to simplifying, harmonizing, revising and codifying the same."

**Entirely New Feature.**  
The commission is directed to submit a final report to Congress before February 1, 1914. It is authorized to employ clerks and stenographers, to subpoena witnesses and compel their attendance to give testimony under oath. This is an entirely new feature not contained in the Underwood bill as it passed the House.

One of the most important changes made by the Senate committee is the extension of paragraph 1 of section 4 of the Underwood bill, which denies entry to ports of the United States of foreign made goods which are the product of convict labor or of the labor of children under the age of 14. This paragraph in its new form is certain to arouse great interest, if not protest, in every foreign country, province or department where the industrial employment of convicts or of children under 14 years of age is not prohibited by law. It will be accompanied by an affidavit of the shipper of such merchandise of his legal agent to the effect that the merchandise covered by the invoice has not been manufactured wholly or in part by convict labor or by children under 14 years of age.

**Yield to Foreign Protest.**  
The Senate committee yielded to the protests of foreign nations to the extent of striking out many harsh inquisitorial features and modifying others. The proposed remission of 5 per cent of the duties carried by the bill on all importations brought into the United States in American bottoms was omitted because it was believed it would violate treaties with more than twenty countries.

Paragraphs U, V and W are stricken out. These paragraphs authorized the Secretary of the Treasury to deny admittance to ports of the United States of any importations where the foreign manufacturer or foreign shipper should refuse to produce his books, records or accounts pertaining to the value of the merchandise of such countries. There were strong protests from foreign countries against these three paragraphs in the Underwood bill. In excluding them entirely from the bill the Senate committee took the view that they were "unnecessary, inquisitive and subjected foreign importers to requirements that would greatly hamper importation."

The anti-dumping clause in the Underwood bill, which authorized the imposition of an additional duty by way of penalty on all goods imported into the United States and offered at a price below the prevailing market price of such goods in the country from which imported was also stricken from the bill in its entirety.

Another important addition to the Underwood administrative features made by the Senate committee is a provision which authorized the President to impose retaliatory duties on certain specified articles imported from any country which "unduly or unfairly discriminates against the United States or the products thereof," or where such foreign country "does not accord to the products of the United States reciprocal and equivalent treatment."

**Retaliatory Duties.**  
This clause in the bill is a substitute for the maximum and minimum clause of the Payne-Aldrich law. The retaliatory duties authorized to be imposed by the President are as follows:

"On fish, fresh or cured, one cent per pound."  
"On the following articles 1½ times the rate specified in the new bill: Earthenware, stone and china ware, expressed oils, lemons, cheese, wines of all kinds, malt liquors, knitted goods, silk dresses and other goods of which the Underwood bill imposed retaliatory duties on certain specified articles imported from any country which 'unduly or unfairly discriminates against the United States or the products thereof,' or where such foreign country 'does not accord to the products of the United States reciprocal and equivalent treatment.'"

"On the following articles the retaliatory duties shall be the duties provided in the bill with the following additional duties:

"Sugars, tank bottoms, syrup of cane juice and concentrated molasses testing by the polariscope not above 75 degrees 15-100th cents per pound and for every additional degree by the polariscope test additional 1-100th cent per pound and on molasses two cents per gallon."  
"On wool, including shorn goat, alpaca and other hairs of like animals and all wool wastes, 15 per cent."

**Customs Court Jurisdiction.**  
A new paragraph added by the Senate committee says: "Circuit Courts of Appeal of the United States shall have

## THE WRITING ON THE WALL

Writing of The Union Central Life Insurance Building, Cincinnati, the fifth largest building in the world, and one of the most beautiful, designed by Mr. Cass Gilbert, Architect (Messrs. Garber & Woodward of Cincinnati, Associate Architects), and built by us, this is what The Cincinnati Enquirer has to say about it:

THE UNION CENTRAL BUILDING Will Occupy This Site and Will Be Completed ON OR BEFORE MAY 1ST, 1913. THE THOMPSON-STARRETT CO. General Contractors

The above statement to many appeared overdrawn and impossible, but to those who knew it was simply typical of American character and the date, meanwhile keeping a watchful eye on the progress made. Many wagers were laid, but just fourteen months after the advent of the sign-board, and in spite of unknown difficulties which attended the completion of this undertaking, and notwithstanding the many delays incurred through the recent flood and other unforeseen causes, amounting to more than two and a half months' loss of time, The Thompson-Starrett Company was able to show the tenants to take possession of their quarters—it had fulfilled its promise and the optimist won his bet.

The Thompson-Starrett sign is one of the signs of the times. It stands for probity, performance and progress.

**THOMPSON-STARRETT COMPANY**  
Building Construction

concurrent jurisdiction with the Court of Customs Appeals in all matters within the jurisdiction of the last named court where the amount in controversy exceeds \$100. The activities of customs attorneys are limited by the following paragraph:

"No agreement for a contingent fee in respect to recovery or refund under protest shall be lawful. Compliance with this provision shall be a condition precedent to the validity of the protest and to any refund thereunder, and the violation of this provision shall be punishable by a fine not exceeding \$500 or by imprisonment for not more than one year, or both."

The committee added to Paragraph H, line 14, of the bill the following provisions:

"That the arrival within the territorial limits of the United States of any merchandise consigned for sale and remaining the property of the shipper or consignee and the receipt of a false or fraudulent invoice thereof or the existence of any other fact constituting an attempted fraud shall be deemed an attempt to enter such merchandise for the purpose of this paragraph, notwithstanding no actual entry having been made or offered."

The forfeiture provision in the same paragraph is made to apply only to the articles which were undervalued and not to the entire shipment.

In defining the manner of arriving at the actual market value of goods imported, appraisers are directed to make an additional allowance of 6 per cent for profits.

**Duties of Appraisers.**  
The procedure in cases of reappraisal, referring to which the bill originally said "and in so doing (the general appraisers) may exercise both judicial and inquisitorial functions," is modified. The substituted paragraph says:

"In such cases the general appraisers and boards of general appraisers shall give reasonable notice to the importer and the proper representatives of the Government of the time and place of each and every hearing, at which the parties or their attorneys shall have opportunity to introduce evidence and to hear and cross-examine the witnesses for the other party and to inspect all samples and all documents evidence or other papers offered. Hearsay evidence and unsworn statements shall not be admitted, but affidavits of persons whose attendance cannot be procured may be admitted in the discretion of the general appraiser or board of general appraisers."

Paragraph J, subsection 4, which makes provision for the admission free of duty of certain articles for purposes of exhibition within six months, is enlarged to include "models of women's wearing apparel imported by manufacturers for use as models in their own establishments."

**WANTS ART FREE OF DUTY.**  
Arthur B. Davies Denounces Plan to Tax Paintings.

Arthur B. Davies, president of the Association of American Painters and Sculptors, denouncing the change made by the Senate Finance Committee in the art schedules of the Underwood bill said yesterday:

"I consider the action of the Senate Finance Committee in proposing to tax foreign paintings and sculptures under the provisions of the Underwood bill and his colleagues in the House propose to admit free of duty, as a step in the wrong direction and almost an insult to the industry and the intelligence of American artists."

"No other civilized country taxes art. It is bad economics to spend millions in educational and art foundations and yet to cripple those institutions and hamper the work and study of American artists for the purpose of bringing in a comparatively negligible amount of revenue on modern art."

"To tax works of art under fifty years of age will result in no protection to American art, but can result only in an interference with the dissemination of knowledge and the spread of good taste, and end in the promotion of a provincial spirit in our country."

**FIGHTS TAX ON BANANAS.**  
Atlantic Fruit Company Says Small Firms Are Menaced.

The Atlantic Fruit Company has sent to the Senate and House a protest against the proposed tax of five cents a stem on bananas. It says that the Atlantic company is the second largest importer of bananas in the country, but that if the tax is imposed it will be driven out of business, and so will every other banana importing firm except the United Fruit Company. The circular says the United Fruit Company can stand the tax, but that it will have to be reimbursed from the pocket of the poor man, as bananas are "the poor man's luxury."

It is claimed that the tax will seriously damage the small importer to the ultimate benefit of the larger.

## HOPE FOR CHANGES IN CURRENCY BILL

Bankers See Better Outlook, Following Senator Owen's Visit.

**WILL GO TO WASHINGTON**  
Financiers Will Point Out Danger of Political Control and Other Features.

There was a growing feeling of hope among New York bankers yesterday that changes in the currency bill, considered essential by bankers, may be made by those in charge of the bill before submission to Congress.

Several bankers among those who attended the Atlantic City conference of the currency commission of the American Bankers Association and the two conferences at the Waldorf here will go to Washington this week. They will present their views on modifications deemed necessary in the bill. They will appear as individuals and not as representatives of the American Bankers Association or other organizations. Among those who will give their views to the members of the House and Senate committees in this informal way will be George M. Reynolds, president of the Continental and Commercial National Bank of Chicago, and John Perrin of Perrier, Drake & Riley, Los Angeles, Cal. It is possible that A. Barton Hophorn, chairman of the board of directors of the Chase National Bank, may also go to Washington.

**Attitude of Conciliation.**  
The attitude of leading New York bankers, as well as that of bankers from all parts of the country who met in the conference at the Waldorf, is one of conciliation.

One reason for the feeling of encouragement that is entertained is that before Senator Owen left for Washington, after the all day Sunday conference with the bankers, he appeared to be impressed with the fundamental soundness of several of the arguments of the bankers, who pointed out weaknesses in the bill as it stands. The point was made with considerable effect upon the Senator, for instance, that the country banks and not the big city institutions or Wall Street would be the sufferers as the result of the provision that none of the reserves now kept in natural business reserve centres, such as New York, can continue to count as reserves under the new bill.

Senator Owen was considered by the bankers to be reasonable in his views. The bankers were able to show him the possible disastrous effects upon business of some of the provisions of the bill, and it is thought that he went away in a more open frame of mind.

**Met Country and City Bankers.**  
Another thing that is believed to have made a strong impression upon the Senator was the representative character of the bankers he met. They came from all parts of the United States, representing country as well as city banks, from Princeton, N. J., to Los Angeles, Cal. Only two of the men in the conference were New York bankers. One of these, Joseph T. Taibert of the National City Bank, is held to be probably the best informed man in New York regarding countrywide conditions, as his whole banking career has been spent in the West and middle West, with the exception of the last several years.

Practically to a man the ten representatives of the banks of the country that met in New York and Atlantic City are strongly opposed to the feature of the present bill giving domination of the Federal reserve board to political control. Leading bankers here refuse to say that their banks will withdraw from the national banking system if this provision is retained in the bill, on the ground that their effort at the present time is a conciliatory one and that expression of action will not be made so long as there is encouragement for believing that there is possibility of amending this and other objectionable features of the bill.

**Withdrawal May Result.**  
It is known, however, that there is at least one, and probably several other leading bankers in this city, who hold a view similar to that expressed by James B. Forgan, the Chicago bank leader, that it would be impossible to do business in New York to those whose trust funds are held by banks under the proposed system and that withdrawal from the national banking system must result. Bankers wish to avoid the appearance of any threat, but consider the political control feature in the light of plain business fact. The opportunity of New York State to present a very attractive banking law if the provision is retained was discussed.

Bankers in New York will not express their views on the present bill while the measure is still in tentative shape. In the event that the Federal control provision remains bankers, it is known, will probably register themselves as opposed to it on business principles.

The strongest opposition of bankers to the bill in its present form is centered on two things, the political control feature and the failure of the bill to provide for refunding of the present 2 per cent. Government bonds after the note circulation privilege is taken away.

**Reduction of Extreme Powers.**  
The suggested modification proposed by the bankers seeks minority representation of bankers on the Federal reserve board and reduction of some of the extreme powers of the central body.

In refunding the 2 per cent. bonds the bankers propose a similar arrangement to that proposed by James B. Forgan in the Aldrich currency bill, which allowed refunding of the 2½ by a 3½ per cent. issue, the Government to be reimbursed for the extra 1½ per cent. yearly by a tax on note issues in similar amount. The loss of \$12,000,000 to \$14,000,000 through depreciation in the price of the 2½, which bankers say will occur when the note issuing privilege is withdrawn, will be avoided by refunding in another issue at par, and at the same time the Government will not be a loser in the higher interest paid.

Redistribution of the reserves to favor the country banks is considered very likely in a modified bill. On the score of Government liability for the notes to be issued it is thought that the bankers will be satisfied with the present provision wherein the notes to be issued "purport" to be a claim upon the Government, but are in fact and in final analysis a liability solely of the reserve banks, as the bankers would have them.

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